OPE	්ර nder the Paperwork Reduction Act	of 1995	no persons are required to r		PTO/SB/08a (08-03) roved for use through 07/31/2006. OMB 0651-0031 mark Office; U.S. DEPARTMENT OF COMMERCE ation unless it contains a valid OMB control number.
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	ostilite for form 1449A/PTO			Application Number	10/829,119
CAT & TR				Filing Date	April 20, 2004
	NFORMATION DI	SCI	LOSURE	First Named Inventor	Stuart A. Fraser et al.
S	STATEMENT BY	APP	LICANT	Art Unit	3624
	(Use as many sheets as	necess	sary)	Examiner Name	
Sheet	11	of	2	Attorney Docket Number	CF/002 CON

AL AL	Number-Kind Code ^{2 (f known)} US-5,717,989	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant
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Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁶ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	· T⁰
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Examiner Signature	/Ann Loftus/		Date Considered	01/18/2007
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of 12

Complete if Known Application Number 10/829,119 Filing Date April 20, 2004 First Named Inventor Stuart A. Fraser et al. Art Unit 3624 Examiner Name Attomey Docket Number

CF/002 CON

		NON PATENT LITERATURE DOCUMENTS
Examiner nitials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
AL		Munnell, Alicia H., et al., Mortgage Lending in Boston: Interpreting HMDA Data, The American Economic Review, Vol. 86, No. 1 (Mar., 1996), pp. 25-53.
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Examiner Signature		Date Considered

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Complete if known Substitute for form 1449/PTO **Application Number** 10/829,119 **Confirmation Number** 6481 INFORMATION DISCLOSURE April 20, Filing Date STATEMENT BY APPLICANT First Named Inventor Stuart A. Fraser Art Unit 3624 (use as many sheets as necessary) Not Yet Known **Examiner Name Attorney Docket** CF/002 CON Sheet of 1 Number

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Examiner Cite Document Number Publication Date Name of Patentee or Relevant Passages or Relevant							
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Signature	Considered

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initials No.		Country Code ¹ - Number ² - Kind Code ¹	MM-DD-YYYY		Passages or Relevant Figures Appear	
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Examiner	Date
Signature	Considered

		NON PATENT LITERATURE DOCUMENTS	
Examiner initials	Cite No.	Include name of the author (in CAPITAL LETTERS), little of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-Issue numbers (s), publisher, city and/or country where published	Ţ
AL ·		eBay, eBay Inc., at http://www.ebay.com (printed March 29, 2005).	
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Examiner Signature	/Ann Loftus/	Date Considered	01/18/2007

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See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

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For Japanese patent documents, the indication of the year of the relign of the Emperor must precede the serial number of the patent document.

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			NON PATENT LITERATURE DOCU	MENTS		-
xaminer nitials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				T²
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xaminer		/Ann Loftus/		Date Considered	01/18/2007	

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INFORMATION DISCLOSURE
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(Use as many sheets as necessary)

Complete if Known

Application Number | 10/829,119

Filing Date | April 20, 2004

First Named Inventor | Stuart A. FRASER

Art Unit | 3624

Examiner Name | Not Yet Assigned

Attorney Docket Number

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Examiner nitials*	Cite No.1	Document Number Number-Kind Code ^{2 (fi known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE ATTY, DOCKET NO. APPLICATION NO. PATENT AND TRADEMARK OFFICE **CF/002 CON** 10/829,119 **CONFIRMATION** APPLICANTS. INFORMATION DISCLOSURE STATEMENT BY APPLICANTS Stuart A. Fraser et al. 6481 **FILING DATE GROUP ART UNIT** JUL 2 6 2004 04/20/04 3624 **U.S. PATENT DOCUMENTS DOCUMENT FILING DATE EXAMINER** DATE NAME CLASS SUBCLASS INITIAL NUMBER IF APPROPRIATE AL 3,581,072 05/25/71 Nymeyer 235 152 AL 4,677,552 06/30/87 Sibley, Jr. 364 408 AL 5,038,284 08/06/91 Kramer 364 408 AL Silverman et al. 364 408 5,077,665 12/31/91 AL5,168,446 12/01/92 Wiseman 364 408 ΑL 5,297,032 03/22/94 Trojan et al. 364 408 AL Fisher et al. 705 37 5,835,896 11/10/98 AL Fraser et al. 705 37 5,905,974 05/18/99 AL5,905,975 05/18/99 Ausubel 705 37 AL 37 5.924.082 07/13/99 Silverman et al. 705 ΑL Conklin et al. 6,141,653 10/31/00 705 80 ÄL 705 37 May 6,317,727 B1 11/13/01 $\overline{\mathrm{AL}}$ 03/26/02 Kou 705 64 6,363,365 B1 AL Wilton et al. 705 35 6,519,574 B1 02/11/03 FOREIGN PATENT DOCUMENTS TRANSLATION **DOCUMENT EXAMINER** DATE COUNTRY **CLASS SUBCLASS** NUMBER INITIAL YES NO AL WO 00/26745 05/11/00 **PCT** G06F17 60 AL 06/07/00 **EPO** G06F17 60 EP 1006472 A2 OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.) **EXAMINER** · INITIAL

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